

Single Family Housing Policy Handbook (HUD Handbook 4000.1)

# FHA Connection System Updates

Computerized Home Underwriting Management System (CHUMS) and FHA Connection

Last Updated: June 30, 2015



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# 1. Case Number Assignment Screen

# 1.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Is this a HUD Approved Secondary Residence?	New Field	Dropdown	No (DEFAULT) Yes, awaiting approval Approved	<ol> <li>Lenders can only select "No" or "Yes, awaiting approval";</li> <li>HOC authorized user is the only person able to select "Approved";</li> <li>Once Approved, the field is protected and only the HOC authorized user can change it;</li> <li>Status must be set to "Approved" before the case can be insured'</li> </ol>
203k Type	New Field	Dropdown	N/A (DEFAULT) Limited Standard	<ol> <li>Type must be selected when construction code is "Substantial Rehabilitation"</li> <li>"N/A" must be selected when construction code is not "Substantial Rehabilitation"</li> <li>B2G interface will populate "Standard" when a valid Consultant ID is entered and populate "Limited" when the</li> </ol>
203k Consultant ID	Existing Field with modified Rule/Edits	Data Entry	Valid 203k Consultant ID, "203KS", or blank	Consultant ID is "203KS".  1. If 203k Type = Limited, the 203k Consultant ID can be "203KS", a valid 203k Consultant ID, or blank.  2. If 203k Type = Standard, 203k Consultant ID must be a valid 203(k) Consultant ID.
(a) Select FHA to FHA refinance type	Modified Field Name New dropdown options	Dropdown	Not Streamline – N/A Streamline (w/o Appraisal) Simple (w/ Appraisal)	<ol> <li>"Select Streamline refinance type" in the "All Refinances" section of the Case Number Assignment screen will be modified to "Select FHA to FHA Refinance Type"</li> <li>B2G interface will populate "Simple (w/ Appraisal)" utilizing existing Streamline type of "Appraisal Required" identification</li> </ol>

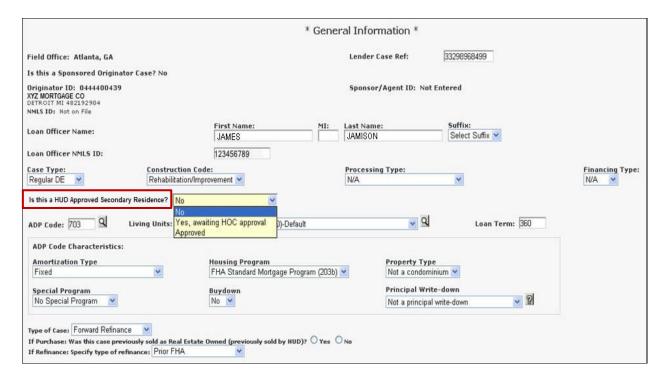
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Data Field Name	Change Type	Field Type	Values	Rules/Notes
If Refinance: Specify type of Refinance:	Modified dropdown options displayed	Dropdown	Not a Refinance Prior FHA Conventional	"Conventional – Delinquent"     type removed for new cases

## 1.2 Updated Case Number Assignment Screen Shots

## 1.2.1 HUD Approved Secondary Residence

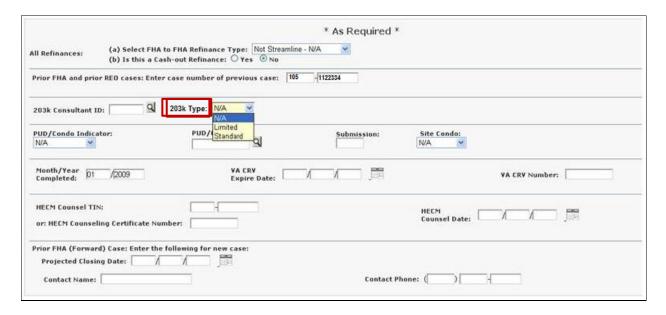
New dropdown for HUD Approved Secondary Residence



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### 1.2.2 203k Type

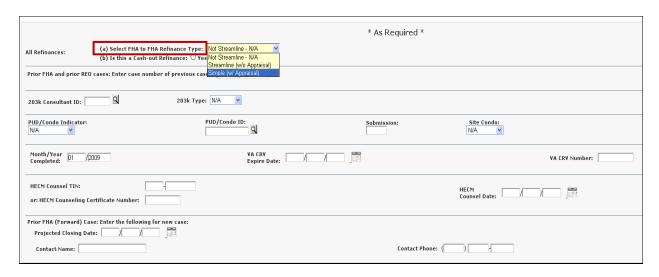
• New dropdown for 203k Type



#### 1.2.3 Refinances

## 1.2.3.1 All Refinances type

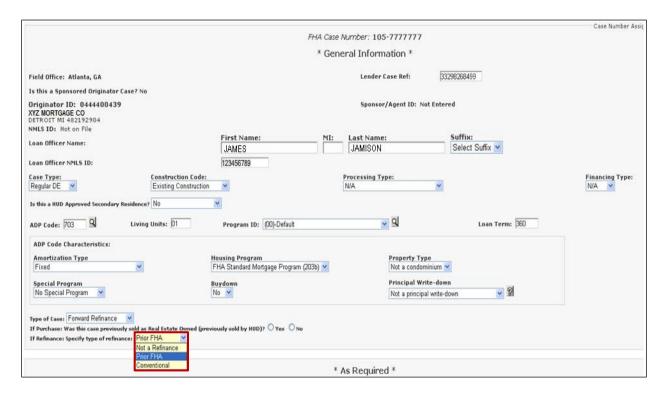
- Change Existing All Refinances Type Label to: (a) Select FHA to FHA refinance type
- Change Dropdown options



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## 1.2.3.2 Refinance Type Dropdown

 Remove "Conventional Delinquent" from "If Refinance: Specify type of refinance" dropdown for new cases



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# 2. Appraisal Logging Screen

# 2.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Price of Prior Sale/Transfer	Modified Rule	Data Entry	User entered numeric data	1. For Price of Prior Sale/Transfer on Appraisal Logging continue to not allow zero to be entered for Refinance or Purchase (currently in Production)
Was prior sale/transfer a result of family gift or inheritance?	New Field	Dropdown	N/A (DEFAULT) Yes No	<ol> <li>Only for Refinance transactions where the property was acquired within the last 12 months</li> <li>If dropdown selection is "No", user must enter Cost of Improvements Made Subsequent to Prior Sale (except for 203(k) refinance);</li> <li>If property was acquired from an inheritance or gift from Family, user should enter "Yes" to this question.</li> </ol>
Cost of Improvements Made Subsequent to Prior Sale	New Field	Data Entry	User entered numeric data	<ol> <li>Only for Refinance transactions where the property was acquired within the last 12 months</li> <li>If prior sale/transfer a result of family gift or inheritance is "No", amount must be a valid numeric value. Zero is acceptable.</li> <li>Used in determination of Adjusted Value for Refinance transactions;</li> </ol>
Borrower Paid Appraiser Required Repairs	New Field	Data Entry	User entered numeric data PIC 9(5)	<ol> <li>Optional entry field for Purchase only.</li> <li>Used in calculating the Maximum Mortgage Amount.</li> </ol>

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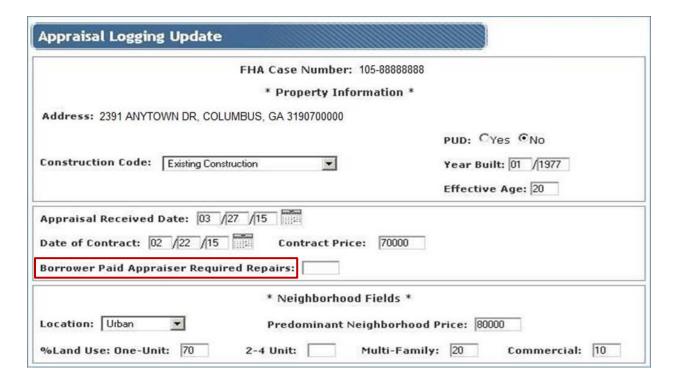
Data Field Name	Change Type	Field Type	Values	Rules/Notes
Flipping Exemption Reason	New Field	Dropdown	<not selected=""> Properties acquired by an employer or relocation agency Sales by other U.S. Government agencies Sales by HUD approved Nonprofits Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GSEs Sales by local/state government agencies Sales in Presidentially-Declared Major Disaster Area</not>	<ol> <li>Used to identify a valid exemption to the flipping rule.</li> <li>Will be triggered on purchase transactions subject to the 90 day or 91-180 day flipping rule.</li> </ol>

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## 2.2 Updated Appraisal Logging Screen Shots

#### 2.2.1 Appraisal Logging Update Screen - Purchase Case

Showing a new field: "Borrower Paid Appraiser Required Repairs"



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## 2.2.2 Appraisal Logging Update Screen - Refinance Cases

Showing two new fields and statement when these fields are required:

For Refinance transactions only where the property was acquired in last 12 months:

- Was prior sale/transfer a result of family gift or inheritance?
- Cost of Improvements made subsequent to Prior Sale

	FHA Case Number: 105	-5555555
	* Property Inform	ation *
ddress: 2318 ANYTOV	VN DR, GAINESVILLE, GA 305070000	
		PUD: CYes ONO
onstruction Code:	Existing Construction	Year Built: 01 /2003
		Effective Age: 8
	ate: 04 /02 /14	
	ser Required Repairs:	
	The second secon	ation *
orrower Paid Apprai	ser Required Repairs:  * Prior Sale Inform	
Borrower Paid Apprais	* Prior Sale Inform	3 years? Prior Sale/Transfer Rqrd
orrower Paid Apprais /as prior sale/transf ate of Prior Sale/Tra	* Prior Sale Inform er of this property within the past	3 years? Prior Sale/Transfer Rqrd   f Prior Sale/Transfer:    □
Borrower Paid Apprais Was prior sale/transf	* Prior Sale Inform	3 years? Prior Sale/Transfer Rqrd  f Prior Sale/Transfer:
Borrower Paid Apprais  Was prior sale/transf  Date of Prior Sale/Tra	* Prior Sale Inform er of this property within the past	3 years? Prior Sale/Transfer Rqrd  f Prior Sale/Transfer:  uired within the last 12 months:

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# 2.2.3 Appraisal Logging Update Screen - 0-90 day flipping case

Showing the new Flipping Exemption Reason dropdown field

	FHA Case Number: 105-3	3333333
	* Property Informat	ion *
Address: 4703 ANYTOWN DR, I	DECATUR, GA 300340000	
		PUD: Cyes ©No
Construction Code: Existing C	Construction	Year Built: 01 /1977
		Effective Age: 20
	rliania a pula	
Property Subject to 90-Day I		new field
Property Subject to 90-Day I Flipping Exemption Reason:	Select Reason	new field
	Select Reason  Select Reason  Properties acquired by an employer or re Sales by other U.S. Government agence Sales by HUD approved Nonprofits  Sales acquired by the seller through inhorales by federally-chartered institutions Sales by local/state government agence	elocation agency es  eritance and GSEs es
Flipping Exemption Reason: Appraiser (State Certificate	Select Reason  Select Reason  Properties acquired by an employer or re Sales by other U.S. Government agenci Sales by HUD approved Nonprofits  Sales acquired by the seller through inhi- Sales by federally-chartered institutions	elocation agency es  eritance and GSEs es

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# 2.2.4 Appraisal Logging Update Screen - 91-180 day flipping case

Showing the new Flipping Exemption Reason dropdown field

	FHA Case Number: 105-99999	199
	* Property Information *	
Address: 4324 ANYTOWN TRL,	SNELLVILLE, GA 300390000	
		PUD: CYes ONo
Construction Code: Existing C	Construction	Year Built: 01 /1980
		Effective Age: 5
Property Subject to Greater	Than 90-Day Flipping Rule	
roperty Subject to Greater lipping Exemption Reason:		new field
15	Select Reason	new field
15	Select Reason  Select Reason  Properties acquired by an employer or relocation Sales by other U.S. Government agencies Sales by HUD approved Nonprofits  Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GS Sales by local/state government agencies	f Appraisal Update:
Flipping Exemption Reason: Appraiser (State Certificate	Select Reason  Select Reason  Properties acquired by an employer or relocation Sales by other U.S. Government agencies Sales by HUD approved Nonprofits  Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GS	f Appraisal Update:
Appraiser (State Certificate	Select Reason  Select Reason  Properties acquired by an employer or relocation Sales by other U.S. Government agencies Sales by HUD approved Nonprofits  Sales acquired by the seller through inheritance Sales by federally-chartered institutions and GS Sales by local/state government agencies	f Appraisal Update:

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# 3. Insurance Application

# 3.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
203k Type	New Field	Dropdown	N/A (DEFAULT) Limited Standard	<ol> <li>The 203k Type field will be prepopulated from the value entered at Case Number Assignment</li> <li>May be edited</li> <li>Type must be selected when construction code is "Substantial Rehabilitation"</li> <li>"N/A" must be selected when construction code is not "Substantial Rehabilitation"</li> </ol>
Is this a HUD Approved Secondary Residence?	New Field	Dropdown	No (DEFAULT) Yes, awaiting approval Approved	<ol> <li>The value is preloaded from the entry on Case Number Assignment.</li> <li>May be edited</li> <li>Lenders can only select "No" or "Yes, awaiting approval";</li> <li>HOC authorized user is the only person able to select "Approved";</li> <li>Once Approved, the field is protected and only the HOC authorized user can change it;</li> <li>Status must be set to "Approved" before the case can be insured'</li> <li>LTV is limited to 85%.</li> </ol>
203k Consultant ID	Existing Field with modified Rule/Edits	Data Entry	Valid 203k Consultant ID, "203KS", or blank	<ol> <li>The value is preloaded from the entry on Case Number Assignment.</li> <li>If 203k Consultant ID is "203KS", then the 203k Type must be Limited.</li> <li>If 203k Consultant ID is a valid 203k Consultant ID and not "203KS", the 203k Type can be Limited or Standard.</li> <li>May be edited</li> </ol>

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Data Field Name	Change Type	Field Type	Values	Rules/Notes
Refinance Type	New dropdown options	Dropdown	Not Streamline – N/A Streamline (w/o Appraisal) Simple (w/ Appraisal)	<ol> <li>Modified to display the new dropdown options selected on the Case Number Assignment screen</li> <li>Simple Refinance type applies reduced MIP when refinancing an existing FHA loan that was endorsed on or before 05/31/2009.</li> <li>SIMPLE must be scored in TOTAL Scorecard.</li> </ol>
Solar/Wind	Modified Label	Radio Button	Yes No (DEFAULT)	The existing Y/N radio button  "Solar" on the Insurance  Application will be changed to  "Solar/Wind"
Solar/Wind Amount	New Field	Data Entry	User entered numeric data	<ol> <li>If Solar/Wind is "Yes", Solar/Wind amount must be entered.</li> <li>If Solar/Wind is "No", Solar/Wind amount must be zero.</li> <li>Adjusted Value is computed without the cost of the Solar/Wind</li> <li>LTV factor is applied to Adjusted Value without Solar/Wind amount to determine Base Loan Amount.</li> <li>The Base Loan Amount before adding any solar wind improvements cannot exceed the Nationwide Mortgage Limit</li> <li>The financeable amount for Solar/Wind improvements is the lesser of:         <ul> <li>the cost and installation of the solar or wind technology system - or</li> <li>20% of the Property Value</li> </ul> </li> <li>The financeable amount for Solar/Wind improvements is added to the Base Loan amount</li> <li>The combined Base Loan Amount plus the financeable Solar/Wind amount cannot be greater than 120% of the Nationwide Mortgage Limit</li> </ol>

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Data Field Name	Change Type	Field Type	Values	Rules/Notes
				<ul> <li>9. MIP LTV which is used to determine the MIP Factors is calculated using the Base Loan Amount with Solar/Wind amount included</li> <li>10. UFMIP is calculated and Annual MIP is calculated using the Base Loan Amount with Solar/Wind amount.</li> </ul>
Weatherization	New Field	Radio Button	Yes No (DEFAULT)	
Weatherization Amount	New Field	Data Entry	User entered numeric data	<ol> <li>If "Weatherization" is "Yes", an amount must be entered.</li> <li>If "Weatherization" is "No", amount must be zero.</li> <li>If amount is between \$2,001 - \$3,500, then issue warning that Value Determination must be made by an approved FHA Roster appraiser or DE underwriter;</li> <li>If amount &gt; \$3,500, then issue warning that Value Determination must be made by an approved FHA Roster appraiser or DE underwriter AND a separate on-site inspection was made by an approved FHA Roster appraiser or DE underwriter;</li> <li>Amount is added to both the Sales Price and Property Value(Purchase) and to the Property Value (Refinance) when computing the Adjusted Value</li> <li>MIP is based on Loan Amount with Weatherization amount.</li> <li>LTV is calculated without Weatherization amount.</li> </ol>
Escrow Data Escrow:	Modified Label	Radio Button	Yes No	Solar/Wind and Weatherization added to label for Escrow
(203k/EEM/Repair Solar/Wind Weatherization)				2. "Escrow Data/Escrow:" must be "Yes" for 203k case.
Interested Party Contributions (%)	Modified Label and Field	Data Entry	User entered numeric data	The existing field, "Seller Concession (%)", on the Insurance Application screen will  The existing field, "Seller Concession (%)", on the Insurance Application screen will

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Data Field Name	Change Type	Field Type	Values	Rules/Notes
	Definition Change			be changed to "Interested Party Contributions (%)".  Two decimal places will be added to the existing % field and collected with this change
Interested Party Contributions Amount	Modified Label	Data Entry	User entered numeric data	The existing field, "Seller     Concession Amount", on the     Insurance Application screen will     be changed to "Interested Party     Contributions Amount".
Inducements to Purchase	New Field	Data Entry	User entered numeric data	A new amount field,     "Inducements to Purchase", will     be added to the Insurance     Application screen.
				Fields will be defined as 5 digit numeric field (Dollars only, no cents).
Adjusted Value	New Field	System Calculated Display Only		A new field, Adjusted Value, will be added to the Insurance     Application screen
				2. Purchase: Adjusted Value is the lesser of Purchase Price less any inducements to purchase plus Borrower Paid Required Repairs OR the Property Value.
				3. Refinance, Properties acquired by the Borrower within 12 months of the Case Number Assignment date: Adjusted Value is the lesser of the Purchase Price plus any documented improvements made subsequent to the purchase OR the Property Value.
				4. Refinance, Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member: May utilize the calculation of Adjusted Value for properties purchased 12 months
				or greater.  5. Refinance, Properties acquired by the Borrower greater than or equal to 12 months prior to the case number assignment date: Adjusted Value is the

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Data Field Name	Change Type	Field Type	Values	Rules/Notes
				Property Value.  6. Once Adjusted Value is calculated using the appropriate bullet above the Weatherization Amount is added to the resultant value.
Borrower Paid Appraiser Required Repairs	New Field	Display Only	Value retrieved from Appraisal Logging	<ol> <li>A new Display field, "Borrower Paid Required Repairs"</li> <li>Only applicable for Purchases;</li> <li>Value comes from Appraisal Logging; Modifications must be made on Appraisal Logging screen.</li> </ol>
				4. Display only field on Insurance Application, not editable
CLTV Total (%)	Modified Label and Rule/Edit Change	System Calculated Display Only For Cases Assigned on/after 9/14/2015		<ol> <li>The existing field, CLTV (%), on the Insurance Application will be modified to CLTV Total (%).</li> <li>Computed for all cases assigned on or after 09/14/15, includes the sum of amounts from all secondary finance entries;</li> <li>CLTV Total (%) = Base Mortgage Amount (Mortgage Amt. not including financed UFMIP)         Plus the Sum of all Secondary Financing Amounts         Divided by the Adjusted Value</li> <li>Continue to allow user entry for cases assigned prior to 09/14/15</li> </ol>
CLTV Subject to Limit (%)	New Field	System Calculated Display Only For Cases Assigned on/after 9/14/2015		<ol> <li>A new field, CLTV Subject to Limit (%), will be added to the Insurance Application</li> <li>Computed for all cases assigned on or after 09/14/15, using only secondary finance types that are subject to CLTV limits e.g. Private Individuals and other Organizations</li> <li>CLTV (%) Subject to Limit = Base Mortgage Amount (Mortgage Amt. not including financed UFMIP)         Plus the sum of any Secondary Financing Amounts from sources subject to CLTV limits</li> </ol>

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Data Field Name	Change Type	Field Type	Values	Rules/Notes
				Divided by the Adjusted Value
QM Points and Fees	New Field	Data Entry	User entered numeric data	<ol> <li>A new field, QM Points and Fees will be an optional field collected on the Insurance Application for Forward mortgages only.</li> </ol>

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# 3.2 Updated Insurance Application Screen Shots

# **3.2.1** Insurance Application General Information Section:

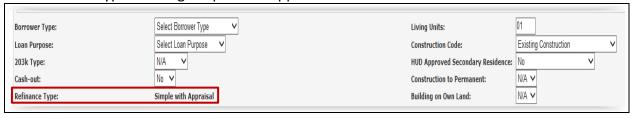
County Code: 135  703 Q  Housing Program FHA Standard Mortgage Prog	PUD/Condo:  Sponsor/Agent ID:  NMLS ID: Issue MIC in Sponsor Name:  Mail to Sponsor:  Program ID:	N/A : 5555500031 123 UNION FINANCE 2222222  • Yes	<b>~</b> □
Housing Program FHA Standard Mortgage Prog	NMLS ID: Issue MIC in Sponsor Name:  Mail to Sponsor:  Program ID:	123 UNION FINANCE 2222222  • Yes	<b>~</b> □
Housing Program FHA Standard Mortgage Prog	Issue MIC in Sponsor Name: Mail to Sponsor: Program ID:	● Yes ○ No  ● Yes ○ No  (00)-Default	
Housing Program FHA Standard Mortgage Prog	Program ID:	(00)-Default	<b>√ a</b>
Housing Program FHA Standard Mortgage Prog	Program ID:	(00)-Default	<b>▽</b> □
Housing Program FHA Standard Mortgage Prog		0.2	∨ □
FHA Standard Mortgage Prog	ram (203b)	Property Type	
FHA Standard Mortgage Prog	ram (203b)	Property Type	
Buydown		Not a condominium	n
		Principal Write-d	
No		Not a principal writ	e-down
Occupant	Living Units:		01
Existing Occupied V	_	de:	Existing Construction
N/A	<b>HUD Approved S</b>	Secondary Residence	: No 🗸
	Construction to	Permanent:	No V
Ivut a relinance	Building on Own	Land:	No V
	Manufactured H	ousing:	○Yes ● No 🔞
0	PUD:		○Yes ● No
○Yes   No	Solar/Wind Amo	ount:	.00
○Yes   No	Weatherization	Amount:	.00
) ○Yes ●No			
	Escrow Amount:		.00
Residence Example	es: ←		
Occupant	Living Units:		01
Occupant Statisting Occupied	Living Units:  Construction Co	de:	01  Existing Construction
	Construction Co	de: Secondary Residence	Existing Construction
	Existing Occupied  N/A Limited Standard INOT a Reminance  N/A Yes No  Yes No  Yes No  Yes No	Existing Occupied    N/A	Existing Occupied    NI/A

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• Lender View after HOC approval:

Borrower Type:	Occupant	Living Units:	01
Loan Purpose:	Existing Occupied V	Construction Code:	Existing Construction
203k Type:	N/A 💙	HUD Approved Secondary Residence:	Approved

• Refinance Type showing Simple with Appraisal:



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# **3.2.2** Insurance Application Worksheet Information Section:

Appraised Value:  Current Housing Expense:  0 00  Borrower Paid Appraiser Required Repairs:  Total Requirements:  + 6058 00  Total Income:  5000 00  Unpaid Principal Write-off Amount:  00  Total Income:  5000 00  Total Fixed Payment:  2611 00  UNPMIP Paid in Cash:  Borrower Funds to Close  Required Investment:  + 6058 00  Borrower Paid Closing Costs:  Required Investment:  - 6058 00  Wortflied Assets:  T256 00  Months in Reserve:  Interested Party Contributions (%6):  Interested Party Contributions Amount:  Source:  EIN:  EIN Name:  Letter 2 Amount:  Source:  N/A  EIN:  EIN Name:  EIN Name:  EEN Improvement Amount:  Do  Secondary Financing  Secondary Financing  Secondary Financing Exists:  Ves No  Underwriter Approval Date:  Underwriter Approval Date:  Underwriter Approval Date:  Underwriter:  Source:  Accepted  Name:  DOE, DANA D  DOE, D		* Workshe	et Information *	
Borrower Paid Appraiser Required Repairs:    Total Requirements:	Appraised Value:	145000 .00	Sales Price:	117000 .00
Total Requirements:	Current Housing Expense:	0 .00	Unpaid Principal Balance:	.00
Total Income: 5000 00  Total Mortgage Payment: 997 00 Total Fixed Payment: 2611 00  UPMIP Paid in Cash: 8  Berrower Funds to Close  Required Investment: - 6058 00 Verified Assets: 7256 00  Borrower Paid Closing Costs: 1465 00 Months in Reserve: 1000 1000 1000 1000 1000 1000 1000 10	Borrower Paid Appraiser Required Repa	irs:	Principal Write-off Amount:	.00
DEFMIP Paid in Cash: Borrower Funds to Close  Required Investment:    6058	Total Requirements:	.00	Total Income:	5000 .00
Required Investment:  Borrower Paid Closing Costs:  Interested Party Contributions (%):  Interested Party Contributions (%):  Interested Party Contributions (%):  Interested Party Contributions Amount:  Inducements to Purchase:  Inducements to Purchase	Total Mortgage Payment:	997 .00	Total Fixed Payment:	2611 .00
Borrower Paid Closing Costs: 1465 .00 Months in Reserve:				
Interested Party Contributions (%):  Gift Letters  Letter 1 Amount:  Source:  EIN:  Letter 2 Amount:  Source:  N/A  FIN:  EIN Name:  Secondary Financing  Secondary Financing Exists:  Secondary Financing Exists:  Secondary Financing Exists:  Secondary Efficient Mortgage Type:  Underwriter S  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  Inducements to Purchase:  0  .00  Interested Party Contributions Amount:  .00  Inducements to Purchase:  0  .00  EIN Name:   NA   V  EIN Name:  TOTAL SCORECARD UWRTH  Appraisal Underwriter:  Name:  DOE, DANA D	Required Investment:	6058 .00	Verified Assets:	7256 .00
Letter 1 Amount:  Source:  EIN:  Letter 2 Amount:  Source:  N/A  Source:  EIN:  EIN Name:  EIN Name:  EIN Name:  EIN Name:  Secondary Financing  Secondary Financing Exists:  FEM Improvement Amount:  Energy Efficient Mortgage Type:  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  Inducements to Purchase:  0  0  00  Inducements to Purchase:  0  0  Inducements to Purchase:  0  Inducements to Purchase:  0  Inducements to Purchase:  0  Inducements to Purchase:  Inducements to P	Borrower Paid Closing Costs:	1465 .00	Months in Reserve:	
Letter 1 Amount:  Source:  EIN:  Letter 2 Amount:  Source:  N/A  Source:  EIN:  Source:  N/A  Source:  EIN:  EIN Name:  EIN Name:  Secondary Financing  Secondary Financing  Secondary Financing Exists:  OO  Emergy Efficient Mortgage Type:  N/A  Back to Work:  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  DOE, DANA D	Interested Party Contributions (%):	0.00	Interested Party Contributions An	nount: .00
Source:  EIN:  Letter 2 Amount:  Source:  N/A  V  EIN Name:  EIN Name:  Secondary Financing  Secondary Financing Exists:  Yes No Q  EEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  No V  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  54321  NAme:  TOTAL SCORECARD UWRTH  DOE, DANA D	Gift Letters		Inducements to Purchase:	.00
EIN:  Letter 2 Amount:  Source:  EIN:  EIN Name:  Secondary Financing  Secondary Financing Exists:  Yes No Q  EEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  No V  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  Seln Name:  EIN Name:  EIN Name:   TOTAL SCORECARD UWRTH  DOE, DANA D	Letter 1 Amount:	.00		
Letter 2 Amount:  Source:  EIN:  EIN Name:  Secondary Financing  Secondary Financing  Secondary Financing Exists:  OU  Emergy Efficient Mortgage Type:  N/A  No   Juderwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  DOE  N/A  Name:  TOTAL SCORECARD UWRTH  DOE, DANA D	Source:	N/A	~	
Source:  EIN:  Secondary Financing Secondary Financing Exists:  OYES NO Q  EEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  No V  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  DOE, DANA D	EIN:		EIN Name:	
EIN: Secondary Financing Secondary Financing Secondary Financing Exists:  OYES NO Q  EMEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  No V  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  Secondary Financing  NA  V  NA  NA  NA  NA  NA  NA  NA  NA	Letter 2 Amount:	.00		
Secondary Financing Secondary Financing Secondary Financing Exists:  OYES ONO Q  Energy Efficient Mortgage Type:  N/A  NO V  Back to Work:  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  54321  Name:  DOE, DANA D	Source:	N/A	~	
Secondary Financing Exists:  Yes No Q  EEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  No V  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  54321  No Mo Q  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			EIN Name:	
EEM Improvement Amount:  Energy Efficient Mortgage Type:  N/A  Back to Work:  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  54321  Name:  DOE, DANA D		Oves No Q		
Energy Efficient Mortgage Type:  Back to Work:  Underwriters  Underwriter Approval Date:  Underwriter ID:  Appraisal Underwriter:  N/A  V  No  V  No  V  No  V  No  V  No  DOE, DANA D				
Back to Work: Underwriters Underwriter Approval Date:  Underwriter ID:  ZFHA  Appraisal Underwriter:  54321  Name:  DOE, DANA D		N/A	~	
Underwriter Approval Date:         12 / 05 / 13           Underwriter ID:         ZFHA         Q         Name:         TOTAL SCORECARD UWRTH           Appraisal Underwriter:         54321         Q         Name:         DOE, DANA D		No V		
Underwriter Approval Date:  Underwriter ID:  ZFHA  Appraisal Underwriter:  54321  Name:  TOTAL SCORECARD UWRTH DOE, DANA D				
Appraisal Underwriter: 54321 Q Name: DOE, DANA D	Underwriter Approval Date:	12 //05 //13		
			Name:	TOTAL SCORECARD UWRTE
Scorecard Decision: Accepted Decision Date: 01/29/2014				
	scorecard Decision:	Accepted	Decision Date:	01/29/2014

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## 3.2.3 Insurance Application Mortgage Information Section

			* Mortgage Information *		
Mortgage Amount: (without financed UFMIP)	112905	.00	QM Points and Fees:	.00	
Mortgage Amount: (with financed UFMIP)	114880	.00	Interest Rate (%):	4 250	
Monthly Payment:	565 14		<b>Maturity Date:</b>	04 /2044	
Term of Loan:	360		Warranty:		
Amortization:	N/A	~	First Payment:	05 /2014	
ARM Type:	N/A N	•	ARM Index:	N/A V	
ARM Margin:			Loan-to-value (%):	96.50	
Qualifying Rate:		1	CLTV Total (%):	0.00	
Adjusted Value:			CLTV Subject to Limit (%):	INDICATES.	
Principal Reduction:	○Yes @	No	Principal Reduction Amount:		
UFMIP Financed:	⊕Yes ○	No	Closing / Disbursement Date:	03 /07 /14	7
Appraiser License ID:	GACR7777	777	Appraiser Name:	DOE, DON D	
203k Consultant ID:		Q	203k Name:		
			Pre-endorsement Delinguency Status:	None	

**Note:** For Cases assigned on or after 09/14/15, CLTV Total (%) and CLTV Subject to Limit (%) will be system calculated, output only. For cases assigned prior to 09/14/15, data entry is allowed for CLTV Total (%) only, CLTV Subject to Limit (%) is not applicable.

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# 4. EEM Calculator

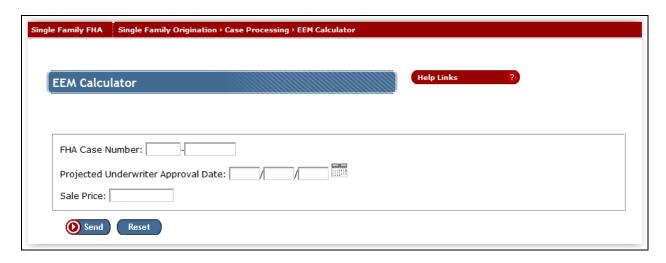
# 4.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Adjusted Value	New Field – Required if Case Number entered has not gone through Insurance Application and a calculated Adjusted Value is not available.	Data Entry	PIC 9(7) or 9,999,999 (Dollars only, no cents)	<ol> <li>Purchase: Adjusted Value is the lesser of Purchase Price less any inducements to purchase plus Borrower Paid Required Repairs OR the Property Value.</li> <li>Refinance, Properties acquired by the Borrower within 12 months of the Case Number Assignment date: Adjusted Value is the lesser of the Purchase Price plus any documented improvements made subsequent to the purchase OR the Property Value.</li> <li>Refinance, Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member: May utilize the calculation of Adjusted Value for properties purchased 12 months or greater.</li> <li>Refinance, Properties acquired by the Borrower greater than or equal to 12 months prior to the case number assignment date: Adjusted Value is the Property Value.</li> <li>REO: If no appraisal, Adjusted Value = Sales Price; Otherwise, Adjusted Value = lesser of Sales Price or Appraised Value.</li> </ol>

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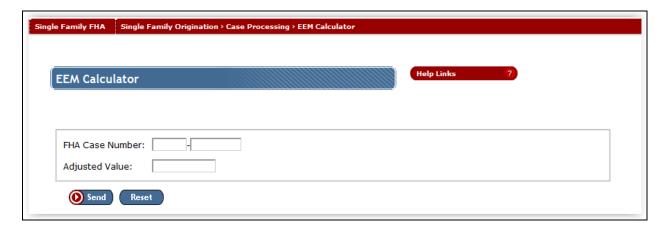
#### 4.2 EEM Calculator Screen Shots

#### 4.2.1 EEM Calculator Current Screen Shot



#### 4.2.2 EEM Calculator Revised Screen Shot

• With "Adjusted Value" input field



# 5. Case Query

## 5.1 Data Field Updates

Data Field Name	Change Type	Field Type	Values	Rules/Notes
Case Type	Existing Field	Display Only	Display SIMPLE REFI	The field display SIMPLE REFI instead of STRMLIND REFI when case type is SIMPLE REFI.

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## 5.2 Updated Case Query Screen Shot

Case Type showing new value: SIMPLE REFI



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